

United States Bankruptcy Court

Western District of Texas

903 SAN JACINTO, SUITE 322
AUSTIN, TX 78701-0

Case Number: 13-11492-hcm

Chapter 7

In re: Debtor(s)* (name(s) and address):

Nesanet G. Belay
PO Box 1001
Leander, TX 78646

Last four digits of Social-Security or other Individual Taxpayer-Identification (ITIN) No(s), (if any):
xxx-xx-3132

Employer Tax-Identification (EIN) No(s), (if any):

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 1/17/14

FOR THE COURT



Yvette M. Taylor
Clerk of the Bankruptcy Court

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

ATTENTION DEBTOR: IMPORTANT DOCUMENT! PLEASE KEEP FOR YOUR RECORDS!

* Set forth all names, including married, maiden, and trade names, used by the debtor(2) within the last 8 years.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a discharged debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That Are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That Are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes; (*applies to cases filed on or after October 17, 2005*)
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans. (*applies to cases filed on or after October 17, 2005*)

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Western District of Texas

In re:
Nesanet G. Belay
Debtor

Case No. 13-11492-hcm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0542-1

User: admin
Form ID: B18

Page 1 of 1
Total Noticed: 18

Date Rcvd: Jan 17, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2014.

db
15904452 +Nesanet G. Belay, PO Box 1001, Leander, TX 78646-1001
+Bank Delaware, Account 432747000398 ..., 700 Prides Xing, Newark, DE 19713-6102
15904451 Bank of America, N.A., Account 158011442, Greensboro, NC 27410
15904466 +Citimortgage Inc., Account 77049 ..., PO Box 6243, sioux Falls, SD 57117-6243
15904459 +Merchants & Professional C, Account 3406280, PO Box 140675, Austin, TX 78714-0675
15904458 +Merchants & Professional C, Account 7797, PO Box 140675, Austin, TX 78714-0675
15904465 ++NATIONSTAR MORTGAGE, PO BOX 630267, IRVING TEXAS 75063-0116
(address filed with court: Nationstar Mortgage LLC, Account 6508, 350 Highland Dr.,
Lewisville, TX 75067)
15904462 +Receivables Performance, Account 36209145, 20816 44th Ave. W, Lynnwood, WA 98036-7744

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr

+EDI: QCDROBERTS.COM Jan 17 2014 23:28:00 C. Daniel Roberts,
C. Daniel Roberts & Associates, P.C., 1602 E. Cesar Chavez, Austin, TX 78702-4456
ust +E-mail/Text: ustpreregion07.au.ecf@usdoj.gov Jan 17 2014 23:38:20 United States Trustee - AU12,
United States Trustee, 903 San Jacinto Blvd, Suite 230, Austin, TX 78701-2450
15920351 +EDI: ATLASACQU.COM Jan 17 2014 23:28:00 Atlas Acquisitions LLC, 294 Union St.,
Hackensack, NJ 07601-4303
15904453 +EDI: HFC.COM Jan 17 2014 23:28:00 HSBC Bank, Account 517669002084 ..., PO Box 5253,
Carol Stream, IL 60197-5253
15904454 +EDI: HFC.COM Jan 17 2014 23:28:00 HSBC Bank, Account 548897503051 ..., PO Box 5253,
Carol Stream, IL 60197-5253
15904455 +EDI: HFC.COM Jan 17 2014 23:28:00 HSBC Bank Nevada, Account 601138000640 ..., PO Box 5253,
Carol Stream, IL 60197-5253
15904457 +EDI: RESURGENT.COM Jan 17 2014 23:28:00 LVNV Funding, LLC, Account Do not know,
PO Box 10497, Greenville, SC 29603-0497
15904456 +EDI: RESURGENT.COM Jan 17 2014 23:28:00 LVNV Funding, LLC, Account 601138000640 ...,
PO Box 10497, Greenville, SC 29603-0497
15904461 +EDI: MID8.COM Jan 17 2014 23:28:00 Midland Funding, Account 854116,
8875 Aero Dr., Ste 200, San , CA 92123-2255
15904460 +EDI: MID8.COM Jan 17 2014 23:28:00 Midland Funding, Account 853626,
8875 Aero Dr., Ste 200, San diego , CA 92123-2255

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

15904464 NONE, Account
15904463 ##+Second Round, Account 4327470003980722, 1330 Wonder World Dr. #104,
San Marcos, TX 78666-7567

TOTALS: 1, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security
Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the
bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 19, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on January 17, 2014 at the address(es) listed below:

C. Daniel Roberts droberts@cdrlaw.net, cdroberts@ecf.epiqsystems.com, rsaldana@cdrlaw.net
United States Trustee - AU12 ustpreregion07.au.ecf@usdoj.gov

TOTAL: 2